

Certificate Number: 03088-NJ-DE-036991796

Bankruptcy Case Number: 22-16590



03088-NJ-DE-036991796

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 21, 2022, at 11:54 o'clock AM CST, Joseph J Stravalacci completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 21, 2022 By: /s/Tania Roman

Name: Tania Roman

Title: Counselor I